

## MIN Update

The **MIN Information** option in MERS® System allows you to search for a MIN Record , then view, update, add, or delete most of the data entered during registration, as allowed by your security role and rights holder position on the MIN Record. When you select a MIN Record for which your organization is a rights holder, the **MIN Information** Menu displays, and you can access Loan, Borrower, Property, Legal Description, Miscellaneous, and Modification information.

The Investor and Servicer displayed under the *Loan* tab cannot be changed via **MIN Information**; they can only be changed using a Transfer transaction (see the [Transfer Quick Reference Guides](#)) or by reversing the registration (see the [Reversals Quick Reference Guide](#)) and re-registering the MIN with the correct information. The **MOM Indicator** may not be changed to or from iRegistration; to convert an iRegistration to Non-MOM when it is assigned to Mortgage Electronic Registration Systems, Inc. ("MERS"), use the [Conversion](#) transaction.

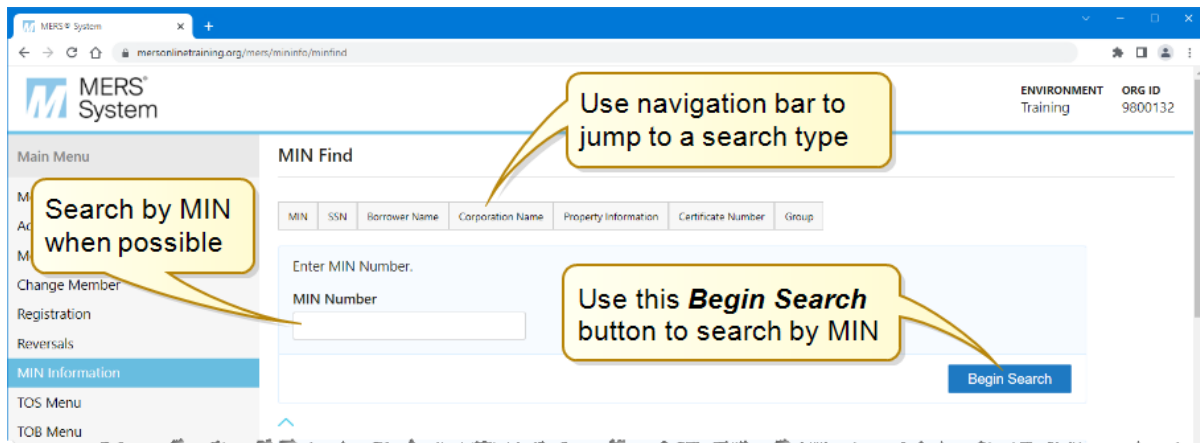
### Reports:

- *Maintenance Verification Report (MA)*: Optional daily report that lists those MINs that were successfully updated for the current reporting day.
- *Maintenance Rejects/Warnings Report (MB)*: Mandatory daily report that lists all Update transactions submitted through the Flat-File Interface for which a warning or error occurred for the current reporting day. The *MB Report* may include multiple errors per MIN.

### MERS® System Guides:

To follow the screen prints, start from the **Main Menu** and select **MIN Information**.

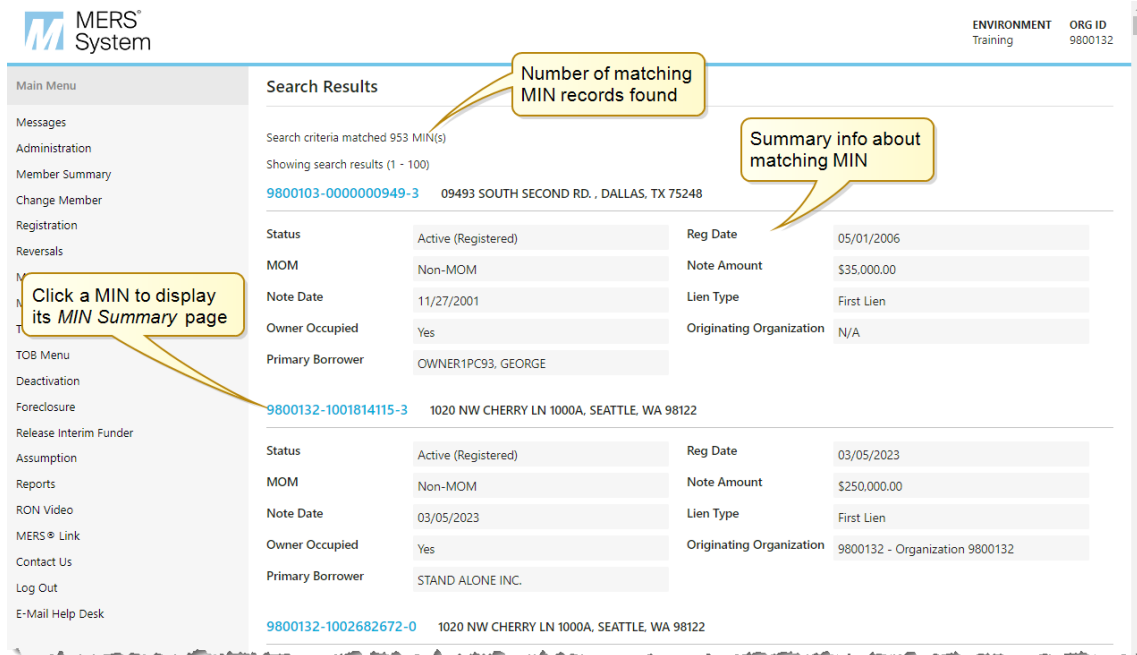
1. Use the *MIN Find* page to locate the MIN Record you need to update.



The screenshot shows the MERS System interface. On the left is a 'Main Menu' with options: MIN, Add, MIN, Change Member, Registration, Reversals, **MIN Information** (highlighted), TOS Menu, and TOB Menu. The main area is titled 'MIN Find' and contains a navigation bar with tabs: MIN, SSN, Borrower Name, Corporation Name, Property Information, Certificate Number, and Group. Below this is a form with the label 'Enter MIN Number.' and a text input field for 'MIN Number'. A blue 'Begin Search' button is at the bottom right. Three yellow callout boxes provide instructions: 'Search by MIN when possible' points to the 'MIN' tab; 'Use navigation bar to jump to a search type' points to the navigation bar; and 'Use this **Begin Search** button to search by MIN' points to the 'Begin Search' button.

You can also locate MIN Records using Borrower information, VA Certificate Number, and Property Information, or perform Group searches. See the [MIN Find](#) QRG for details.

## 2. Perform your search to display matching MIN Records.



**Search Results**

Search criteria matched 953 MIN(s)  
Showing search results (1 - 100)

**9800103-000000949-3** 09493 SOUTH SECOND RD., DALLAS, TX 75248

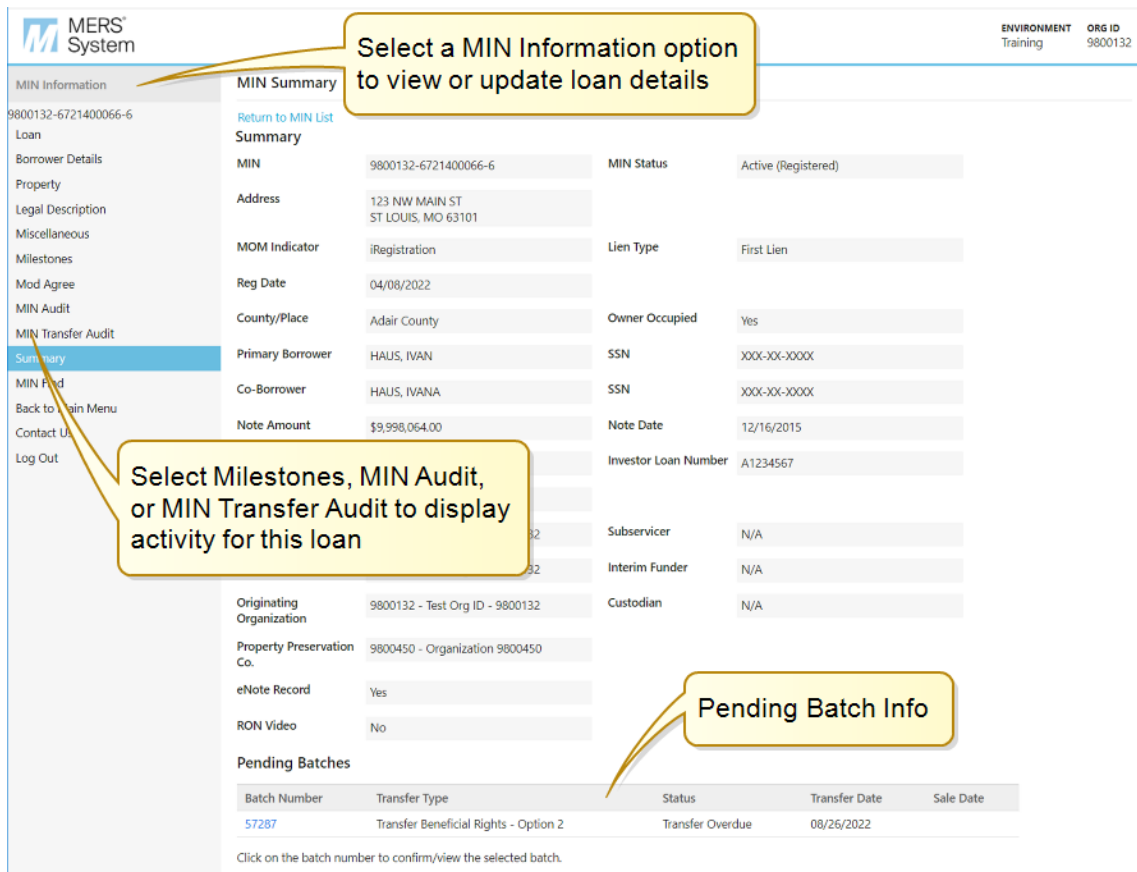
Status	Active (Registered)	Reg Date	05/01/2006
MOM	Non-MOM	Note Amount	\$35,000.00
Note Date	11/27/2001	Lien Type	First Lien
Owner Occupied	Yes	Originating Organization	N/A
Primary Borrower	OWNER1PC93, GEORGE		

**9800132-1001814115-3** 1020 NW CHERRY LN 1000A, SEATTLE, WA 98122

Status	Active (Registered)	Reg Date	03/05/2023
MOM	Non-MOM	Note Amount	\$250,000.00
Note Date	03/05/2023	Lien Type	First Lien
Owner Occupied	Yes	Originating Organization	9800132 - Organization 9800132
Primary Borrower	STAND ALONE INC.		

**9800132-1002682672-0** 1020 NW CHERRY LN 1000A, SEATTLE, WA 98122

## 3. Access the *MIN Summary* page for the MIN Record you need to update. The *MIN Summary* page displays along with the **MIN Information** menu when just one matching record is found or when you click a **MIN Record** link on the search results page.



**MIN Summary**

Return to MIN List  
Summary

MIN	9800132-6721400066-6	MIN Status	Active (Registered)
Address	123 NW MAIN ST ST LOUIS, MO 63101	Lien Type	First Lien
MOM Indicator	iRegistration	Owner Occupied	Yes
Reg Date	04/08/2022	SSN	XXX-XX-XXXX
County/Place	Adair County	SSN	XXX-XX-XXXX
Primary Borrower	HAUS, IVAN	Note Date	12/16/2015
Co-Borrower	HAUS, IVANA	Investor Loan Number	A1234567
Note Amount	\$9,998,064.00	Subservicer	N/A
		Interim Funder	N/A
		Custodian	N/A

Originating Organization: 9800132 - Test Org ID - 9800132  
Property Preservation Co.: 9800450 - Organization 9800450  
eNote Record: Yes  
RON Video: No

**Pending Batches**

Batch Number	Transfer Type	Status	Transfer Date	Sale Date
57287	Transfer Beneficial Rights - Option 2	Transfer Overdue	08/26/2022	

Click on the batch number to confirm/view the selected batch.

The **eNote Record Indicator** indicates if this MIN was also used to register an eNote on MERS® eRegistry. The **Indicator** does not consider the status of the eNote Record on MERS® eRegistry. The **Indicator** will indicate **Yes** if the eNote Record is *Active* or *Inactive*).

4. Click the **Loan** menu option to review and/or update loan information, Originating Organization, certain Primary Members, and Associated Members.

The screenshot shows the 'Loan' form in the MERS System. The left sidebar contains a menu with options: MIN Information, Loan (selected), Borrower Details, Property, Legal Description, Miscellaneous, Milestones, Mod Agree, MIN Audit, MIN Transfer Audit, Summary, MIN Find, Back to Main Menu, Contact Us, and Log Out. The main form area is titled 'Loan For 9800132-6721400066-6'. It includes fields for 'Lien type\*' (1st Lien), 'Note Date\*' (12/16/2015), 'Note Amount\*' (9998064.00), 'Funding Date', 'Owner Occupied\*' (Yes), and 'FHA/VA/MI'. A 'MOM Indicator\*' section has radio buttons for MOM, Non-MOM, and iRegistration (selected). A callout points to the 'Select Loan' button in the sidebar. Another callout points to the 'Note Date' field with the text 'Update loan info as needed to match your system of record'. A third callout points to the 'MOM Indicator' section with the text 'MOM indicator may be corrected from MOM to Non-MOM or vice versa, but may not be updated to or from iRegistration'. A note at the bottom states: 'An iRegistration cannot be updated to MOM or Non-MOM, and MOM or Non-MOM cannot be updated to iRegistration.'

- Update the *Primary Member* section as needed.
  - Update or delete Subservicer & Custodian Org IDs
  - Interim Funder can be added but not updated or removed with MIN Update
  - Investor and Servicer cannot be updated or removed with MIN Update

The screenshot shows the 'Primary Member' section of the form. It includes a text box for 'Original Note Holder' and a callout pointing to it with the text 'Enter Originating Org ID for a Member originator or Original Note Holder for a Non-Member originator'. Below this are fields for 'Originating Org ID' (9800132), 'Servicer' (9800132), 'Subservicer', 'Investor' (9800132), 'Custodian', and 'Interim Funder'. Each field has a link to 'Org List' next to it. A note at the top states: 'If Originating Organization is a MERS® System Member, enter their Org ID in the Original Note Holder field. Originating Org ID not a Member, enter their name in the Original Note Holder field. Originating Org ID'. A note at the bottom states: 'Organization ID's for associated organizations. Click on the labels for a listing of the appropriate ID's for each category.'

- Update the *Associated Member* section as needed.

**Primary** **ASSOCIATED MEMBERS**

Collateral Agent [Org List](#)  
9800603

FHLB/FRB [Org List](#)  
9800336

Government Housing Agency [Org List](#)  
9800703

Master Servicer [Org List](#)  
9800554

Mortgage Insurance Co. [Org List](#)  
9999214

Trustee [Org List](#)  
9800103

Warehouse/Gestation Lender [Org List](#)  
9800702

Alternate Custodian 1 [Org List](#)  
1005400

Alternate Custodian 4 [Org List](#)

Participation Investor 1 [Org List](#)  
9811112

Participation Investor 2 [Org List](#)

Participation Investor 3 [Org List](#)

Participation Investor 4 [Org List](#)

Other 1 [Org List](#)  
9821345

Other 2 [Org List](#)

Other 3 [Org List](#)

Other 4 [Org List](#)

Property Preservation Company 1 [Org List](#)  
9800450

Property Preservation Company 2 [Org List](#)

Property Preservation Company 3 [Org List](#)

Property Preservation Company 4 [Org List](#)

**Update**

Enter Org ID in the field if you know it or use link to select an Org ID from list of all Members assigned to

A Property Preservation Company can add or delete itself only if the Servicer or Subservicer has a Relationship set up with it

5. Click the **Borrower Details** menu option to review and/or update Borrower information.

MERS® System

mersonlinetraining.org/mers/mininfo/minupdborr

**Select Borrower Details**

**Original Borrower indicator for Assumptions**

**Click Borrower Name to update borrower info**

**Click Add to enter additional borrowers**

**Add**

MIN Information

9800132-6721400066-6

Loan

**Borrower Details**

Property

Legal Description

MIN Audit

MIN Transfer Audit

Borrower For 9800132-6721400066-6

Type	Name	SSN	Orig
Co-Borrower	Ivana Nice Haus	XXXXXXXXXX	<input checked="" type="checkbox"/>
Primary	Ivan Stilvoll Haus	XXXXXXXXXX	<input checked="" type="checkbox"/>
	Ivana Nice Haus	XXXXXXXXXX	<input type="checkbox"/>
	Ivan Stilvoll Haus	XXXXXXXXXX	<input type="checkbox"/>

- Click **Add** to enter additional borrowers.

The screenshot shows the 'Add Borrower' form in the MERS System. The form is titled 'Add Borrower For 9800132-6721400066-6'. It includes a sidebar with navigation links like 'MIN Information', 'Loan', 'Borrower Details', etc. The main form area has fields for 'Borrower' (set to 'Current'), 'Type' (set to 'Primary'), 'Corporate Name', 'First Name\*', 'Middle Name', 'Last Name\*', 'Name Suffix', and 'Social Security Number'. Callouts provide instructions: 'Use Current unless correcting Original Borrower info for an Assumption' points to the 'Borrower' dropdown; 'Select Co-Borrower as needed' points to the 'Type' dropdown; 'Enter corporate or individual Name as it appears on the Note' points to the 'Corporate Name' field; and 'Enter SSSN or TIN' points to the 'Social Security Number' field. A 'Submit' button is at the bottom right.

- Click a Borrower **Name** link to update that Borrower's information or delete a Borrower.

The screenshot shows the 'Borrower Details' form for 'Borrower For 9800132-6721400066-6'. The form displays the 'Original' borrower's information: 'Type' is 'Co-Borrower', 'First Name' is 'Ivana', 'Middle Name' is 'Nice', 'Last Name' is 'Haus', and 'Social Security Number' is 'XXXXXXXX'. Callouts provide instructions: 'Update existing info as needed' points to the 'Type' dropdown; 'Delete removes the Co-Borrower (cannot delete Primary)' points to the 'Delete' button; and 'Update submits changes' points to the 'Update' button. The form also includes a 'Corporate Name' field and a 'Name Suffix' field.

6. Click the **Property** menu option to review and/or update Property information.

- The **Counties/Places** section contains the name of the county or place identifier for the property. When possible, use the County or Place code to reduce the possibility of **County Unknown** warnings in your transactions. The list of acceptable County and Place codes is available on our [Member website](#).

- When the **County/Place List** link is clicked, a pop up displays the list of County and Place codes associated with the state provided for the property address.

The screenshot shows the 'Property' form for property 9800132-6721400066-6. The left sidebar has 'Property' selected. The main form area has a section for 'County/Places\*'. Callouts include: 'Select Property' pointing to the sidebar, 'Update Property info as needed' pointing to the top right, 'Enter county name, or its FIPS or ANSI Place code' pointing to the 'County/Place' input field, and 'County/Place displays list of counties and FIPS/Place Codes for the property state' pointing to the 'County/Place List' link.

7. Click the **Legal Description** menu option to view or update the legal descriptions associated with the property.

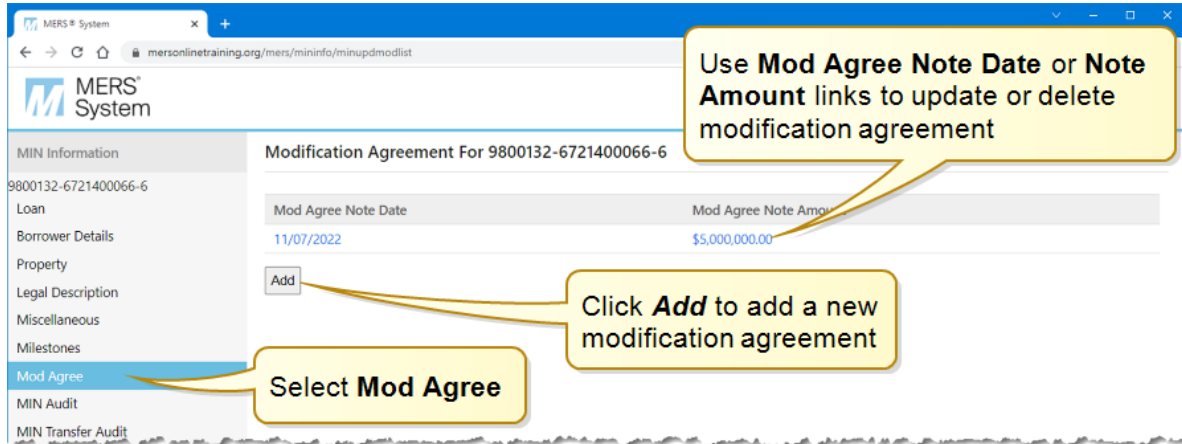
The screenshot shows the 'Legal Description' form for property 9800132-6721400066-6. The left sidebar has 'Legal Description' selected. The main form area has a table with columns 'Type' and 'Description'. Callouts include: 'Select Legal Description' pointing to the sidebar, 'Update Legal Description as needed' pointing to the top right, 'Delete removes existing entry' pointing to the 'Delete' button, and 'Add creates another entry' pointing to the 'Add' button.

8. Click the **Miscellaneous** menu option to review and/or update the Investor information for the loan.

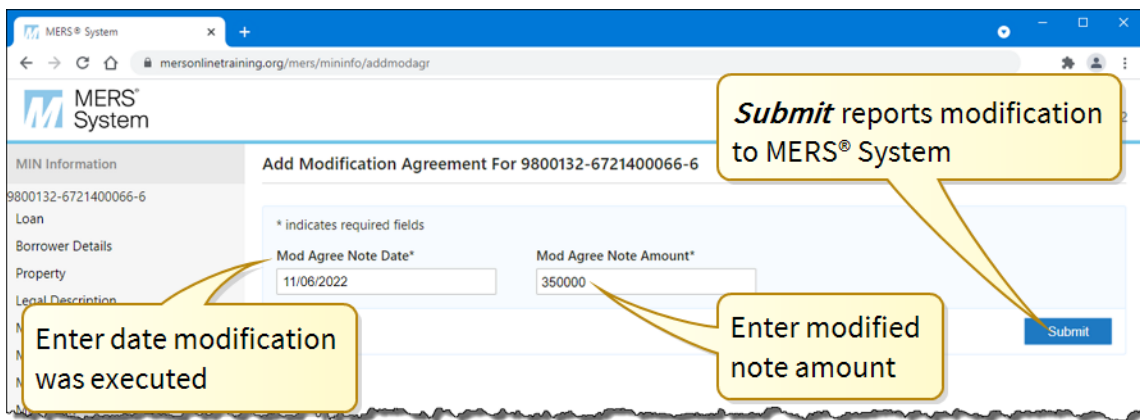
The screenshot shows the 'Miscellaneous' form for property 9800132-6721400066-6. The left sidebar has 'Miscellaneous' selected. The main form area has a section for 'Investor Options'. Callouts include: 'Investor, Servicer, and Subservicer can update Miscellaneous info' pointing to the top right, 'Select Miscellaneous' pointing to the sidebar, and 'Update submits changes' pointing to the 'Update' button.



9. Click the **Mod Agree** menu option to review and/or update the modifications reported for the loan.



- To update modification information or delete a modification, click the link.



When processing a *MIN Update* transaction, MERS® System:

- Displays a warning message if the lien type, primary borrower, and property address exactly match those fields on an existing registered loan. The warning message displays after the update is successfully processed. The original MIN Record displays in the error message response page, if you have an association with the MIN Record (for example, if you are the Servicer, Subservicer, Investor, Interim Funder, or Custodian of the original MIN Record). If you are not associated with the original MIN Record, the MIN is masked.
- Displays a warning message if you update the MOM indicator to MOM on a seasoned loan.
- Incomplete MIN Record information updates are not processed or retained.